

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Timothy Michael McGowan
 Debtor

Case No. 19-14003-elf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 9

Date Rcvd: Sep 27, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 29, 2019.

db +Timothy Michael McGowan, 3346 Fordham Road, Philadelphia, PA 19114-3823
 14364168 +Colleen McDevitt, 3130 Fairdale Road, Philadelphia, PA 19154-1806
 14346186 +Social Security Administration/New York, Office Of Regional Commissioner,
 26 Federal Plaza, Rm 40-120, New York, NY 10278-0004

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: megan.harper@phila.gov Sep 28 2019 03:17:34 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 28 2019 03:17:09
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 28 2019 03:17:19 U.S. Attorney Office,
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

14346184 +EDI: RESURGENT.COM Sep 28 2019 07:04:00 LVNV Funding/Resurgent Capital,
 Attn: Bankruptcy Dept, PO Box 10497, Greenville, SC 29603-0497

14346184 +E-mail/PDF: resurgentbknofications@resurgent.com Sep 28 2019 03:15:27
 LVNV Funding/Resurgent Capital, Attn: Bankruptcy Dept, PO Box 10497,
 Greenville, SC 29603-0497

14346185 +EDI: MID8.COM Sep 28 2019 07:04:00 Midland Funding, 2365 Northside Dr, Ste 300,
 San Diego, CA 92108-2709

14346187 +EDI: WFFC.COM Sep 28 2019 07:04:00 Wells Fargo Bank NA, Attn: Bankruptcy Dept,
 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14364169* +LVNV Funding/Resurgent Capital, Attn: Bankruptcy Dept, PO Box 10497,
 Greenville, SC 29603-0497

14364170* +Midland Funding, 2365 Northside Dr, Ste 300, San Diego, CA 92108-2709

14364171* +Social Security Administration/New York, Office Of Regional Commissioner,
 26 Federal Plaza, Rm 40-120, New York, NY 10278-0004

14364172* +Wells Fargo Bank NA, Attn: Bankruptcy Dept, 1 Home Campus Mac X2303-01a,
 Des Moines, IA 50328-0001

TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 29, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 26, 2019 at the address(es) listed below:

BRAD J. SADEK on behalf of Debtor Timothy Michael McGowan brad@sadeklaw.com,
 bradsadek@gmail.com
 GARY F. SEITZ gseitz@gsbblaw.com, gfs@trustesolutions.net;Jblackford@gsbblaw.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1	Timothy Michael McGowan	Social Security number or ITIN	xxx-xx-3282
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 19-14003-elf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Timothy Michael McGowan

9/26/19

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.